

Proposed NU Business Name: **TARIKUL DAIRY FRAM**

# ২য় দফার আবেদন

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Elenga Unit, Tangail

Project verified by: Md. Mizanur Rahman Patowari



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD TARIKUL ISLAM</b>
Age	:	01-01-1987(30 Years)
Education, till to date	:	Eight
Marital status	:	Married
Children	:	0 SON 0 Dauther
No. of siblings:	:	1 Brother 0 brother
Address	:	Vill: Bashi gram P.O: Elenga , P.S: Kalihati , Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>TAJNINA BEGUM</b>
(iii) Father's name	:	<b>JOHIRUL HAQUE</b>
(iv) GB member's info	:	Branch: , Centre # 04 (Female), Member ID:., Group No: Member since: First loan: BDT 5,000/- Existing loan: BDT 17,000/- Outstanding loan: BDT
Further Information:		Father
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	
Business Experiences and Training Info	:	Eight years experience in running business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01712-158846
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bason Unit, Dhaka

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

TAJRINA BEGUM joined Grameen Bank since 12 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>TARIKUL DAIRY FRAM</b>
Location	:	Vill: Bashi gram, Post: Elenga, kalihati Tangail
Total Investment in BDT	:	BDT 1150000
Financing	:	Self BDT 850000 (from existing business) 73% Required Investment BDT 300,000(as equity) 27%
Present salary/drawings from business (estimates)	:	BDT 10000
Proposed Salary	:	BDT
Size of shop	:	60 ft x 12 ft= 225 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪Milk,.</li><li>▪Average 30% gain on sale.</li><li>▪The business is operating by entrepreneur.</li><li>▪The shop is own.</li><li>▪Collects goods from bogura, dinajpur, natore</li><li>▪Agreed grace period is 3 months.</li></ul>

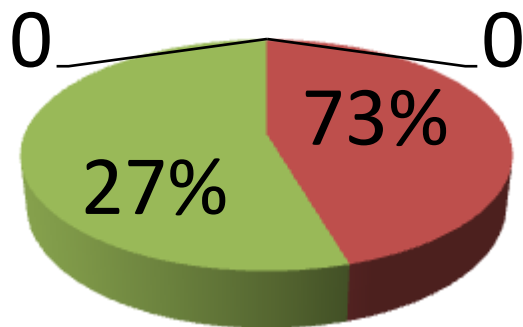
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk	2,800	84,000	1,008,000
	2,800	84,000	1,008,000
<b>Less. Variable Expense</b>			
Milk	1,960	50,400	604,800
<b>Total variable Expense (B)</b>	<b>1,960</b>	50,400	604,800
<b>Contribution Margin (CM) [C=(A-B)]</b>	840	33,600	403,200
<b>Less. Fixed Expense</b>			
Rent			
Electricity Bill		600	7,200
Transportation			
Salary (self)		10000	120,000
Salary (self)		8,000	96,000
Entertainment			
Generator Bill			
Mobile Bill		400	4,800
<b>Total fixed Cost (D)</b>		19000	228000
<b>Net Profit (E) [C-D]</b>		14,600	175,200

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Cow	6	125000	750000	2	120000	240000	990000
Ox	1	100000	100000	1	60000	60000	160000
			850000	3	180000	300000	1150000

## Source of Finance



Entrepreneur Contribution	850,000
Investors Investment	300,000
Total Investment	1150000

<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>1st Year</b>	<b>2nd Year</b>	<b>3rd year</b>
<b>Revenue (sales)</b>					
Milk	3,100	93,000	1,116,000	1,171,800	1,230,390
<b>Total Sales (A)</b>	<b>3,100</b>	<b>93,000</b>	<b>1,116,000</b>	<b>1,171,800</b>	<b>1,230,390</b>
<b>Less. Variable Expense</b>					
Milk	2,170	55,800	669,600	703,080	738,234
<b>Total variable Expense (B)</b>	<b>2,170</b>	<b>55,800</b>	<b>669,600</b>	<b>703,080</b>	<b>738,234</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>930</b>	<b>37,200</b>	<b>446,400</b>	<b>468,720</b>	<b>492,156</b>
<b>Less. Fixed Expense</b>					
Rent			0	0	0
Electricity Bill		600	7,200	7,200	7,200
Transportation			0	0	0
Salary (self)		10000	120,000	120,000	120,000
Salary (self)		8,000	96,000	96,000	96,000
Entertainment			0	0	0
Generator Bill			0	0	0
Mobile Bill		400	4,800	4,800	4,800
<b>Total fixed Cost (D)</b>		<b>19000</b>	<b>228000</b>	<b>228,000</b>	<b>228,000</b>
<b>Net Profit (E) [C-D]</b>		<b>18,200</b>	<b>218,400</b>	<b>229,320</b>	<b>218,400</b>
<b>Payback</b>			<b>120000</b>	<b>120000</b>	<b>120000</b>



# Cash flow projection on business plan (rec. & Pay)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	300,000		
1.2	Net Profit	218,400	229,320	218,400
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		98,400	207,720
	<b>Total Cash Inflow</b>	<b>518,400</b>	<b>327,720</b>	<b>426,120</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	300,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	120,000	120,000	120000
	<b>Total Cash Outflow</b>	<b>420,000</b>	<b>120,000</b>	<b>120,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>98,400</b>	<b>207,720</b>	<b>306,120</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0, Experience & Skill : 24 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



আমাদের শক্তি  
আমাদের উত্তম

গ্রামীণ শক্তি স

প্রভাবিত নবীন উ

প্লর নাম: আবিকুল হেইরা ফার্ম

ঘরের নাম: এলেন্ডে

সংক্ষিপ্ত জীবন বৃত্তান্ত:

নাম: মোঃ আবিকুল ইসলাম

বয়স: ৩০ বছর

জন্ম তারিখ: ০১/০১/১৯৮৮

























# Family Picture

